

United States Bankruptcy Court
Northern District of Illinois

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Siuda, Robert J	Name of Joint Debtor (Spouse) (Last, First, Middle): Siuda, Patricia A
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) xxx-xx-9225	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) xxx-xx-1058
Street Address of Debtor (No. and Street, City, and State): 465 Sauk Ln. Bolingbrook, IL ZIP Code 60440	Street Address of Joint Debtor (No. and Street, City, and State): 465 Sauk Ln. Bolingbrook, IL ZIP Code 60440
County of Residence or of the Principal Place of Business: Will	County of Residence or of the Principal Place of Business: Will
Mailing Address of Debtor (if different from street address): ZIP Code	Mailing Address of Joint Debtor (if different from street address): ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box)	Nature of Business (Check one box)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
		Nature of Debts (Check one box)
		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box)	Chapter 11 Debtors
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.
Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	

Statistical/Administrative Information										THIS SPACE IS FOR COURT USE ONLY																														
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																								
Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td>1-</td> <td>50-</td> <td>100-</td> <td>200-</td> <td>1000-</td> <td>5001-</td> <td>10,001-</td> <td>25,001-</td> <td>100,001-</td> <td>OVER</td> </tr> <tr> <td>49</td> <td>99</td> <td>199</td> <td>999</td> <td>5,000</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>100,000</td> <td>100,000</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>										1-	50-	100-	200-	1000-	5001-	10,001-	25,001-	100,001-	OVER	49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>							
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Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Siuda, Robert J

Siuda, Patricia A

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location Where Filed: - None -	Case Number:	Date Filed:
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Location Where Filed:	Case Number:	Date Filed:
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Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor: - None -	Case Number:	Date Filed:
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District:	Relationship:	Judge:
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Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Michael K. Bane #

Signature of Attorney for Debtor(s)

September 21, 2007

(Date)

Michael K. Bane # 6285689

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- Yes, and Exhibit C is attached and made a part of this petition.
 No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

- Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

- Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
 Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robert J Siuda

Signature of Debtor Robert J Siuda

X /s/ Patricia A Siuda

Signature of Joint Debtor Patricia A Siuda

Telephone Number (If not represented by attorney)

September 21, 2007

Date

Signature of Attorney**X** /s/ Michael K. Bane #

Signature of Attorney for Debtor(s)

Michael K. Bane # 6285689

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

20 W. Kinzie
13th Floor
Chicago, IL 60610

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

September 21, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Siuda, Robert J

Siuda, Patricia A

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Robert J Siuda
Patricia A Siuda

Debtor(s)

Case No.
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]* _____

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Robert J Siuda
Robert J Siuda

Date: September 21, 2007

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Robert J Siuda
Patricia A Siuda

Debtor(s)

Case No.
Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]*

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Patricia A Siuda
Patricia A Siuda

Date: September 21, 2007

**United States Bankruptcy Court
Northern District of Illinois**

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	14,458.36		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		2,750.01	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		6,165.08	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	26		123,008.86	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,217.14
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,482.71
Total Number of Sheets of ALL Schedules		39			
	Total Assets		14,458.36		
		Total Liabilities		131,923.95	

**United States Bankruptcy Court
Northern District of Illinois**

In re Robert J Siuda,
 Patricia A Siuda

Case No. _____

Debtors

Chapter _____ 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	6,165.08
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,165.08

State the following:

Average Income (from Schedule I, Line 16)	2,217.14
Average Expenses (from Schedule J, Line 18)	3,482.71
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,310.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	6,165.08
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	0.00
4. Total from Schedule F	123,008.86
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	123,008.86

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > 0.00 (Total of this page)
Total > 0.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with US Bank.	J	200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods	-	1,200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Personal Used Clothing	-	700.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		U.S. Military V.A. - Term Life Insurance - no cash surrender value	H	0.00
10. Annuities. Itemize and name each issuer.		U.S. Military V.A. - Retirement Survivor Benefit Plan: Annuity, No cash surrender Value.	H	0.00
			Sub-Total > (Total of this page)	2,100.00

2 continuation sheets attached to the Schedule of Personal Property

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension through employer, Cox Enterprise Savings & Investment Plan - 100% exempt	H	5,858.36
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total > 5,858.36
(Total of this page)

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge Caravan 465 Sauk Lane Bolingbrook, IL 60440	H	6,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	6,500.00
(Total of this page)	
Total >	14,458.36

Sheet 2 of 2 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u>			
Checking account with US Bank.	735 ILCS 5/12-1001(b)	1,000.00	200.00
<u>Household Goods and Furnishings</u>			
Miscellaneous used household goods	735 ILCS 5/12-1001(b)	1,200.00	1,200.00
<u>Wearing Apparel</u>			
Personal Used Clothing	735 ILCS 5/12-1001(a)	700.00	700.00
<u>Annuities</u>			
U.S. Military V.A. - Retirement Survivor Benefit Plan: Annuity, No cash surrender Value.	215 ILCS 5/238	0.00	0.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Pension through employer, Cox Enterprise Savings & Investment Plan - 100% exempt	735 ILCS 5/12-1006	100%	5,858.36
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2005 Dodge Caravan 465 Sauk Lane Bolingbrook, IL 60440	735 ILCS 5/12-1001(c)	3,749.99	6,500.00
		Total:	12,508.35
			14,458.36

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C TOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx7859	H	2005	Automobile Lien 2005 Dodge Caravan 465 Sauk Lane Bolingbrook, IL 60440				2,750.01	0.00
Flatiron Financial Services PO Box 65007 Dallas, TX 75265		Value \$						
		6,500.00						
Account No.			Value \$					
Account No.		Value \$						
Account No.		Value \$						
0 continuation sheets attached		Subtotal (Total of this page)					2,750.01	0.00
		Total					2,750.01	0.00
		(Report on Summary of Schedules)						

In re Robert J Siuda,
 Patricia A Siuda

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D				
Account No. XXX-XX-5225	H	1996 Income Taxes					6,165.08	0.00	6,165.08
IRS PO Box 21126 Philadelphia, PA 19114	H								
Account No.									
Account No.									
Account No.									
Account No.									
Account No.									
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims							Subtotal (Total of this page)	0.00	6,165.08
							Total (Report on Summary of Schedules)	6,165.08	6,165.08
								0.00	6,165.08
								6,165.08	6,165.08

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. Multiple						
Adventist Health Partners 911 N Elm St Suite 215 Hinsdale, IL 60521	J	2003 Medical Services				1,763.00
Account No. xxxxxxxx18-01	J	05 Notice Only				0.00
AFNI, Inc 404 Brock Drive PO Box 3427 Bloomington, IL 61701	J	05 Collection				34.00
Account No. xxx0878	J	03 Medical Services				77.00
AGT Credit LLC PO Box 14895 please provide zip code						
Account No. Axxxxxx0536	J					
AHS Midwest Region PO Box 9247 Hinsdale, IL 60522						
25 continuation sheets attached			Subtotal (Total of this page)			1,874.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxx8794		06 Notice Only				
Allied Interstate 3000 Corporate Exchange Dr 5th Floor Columbus, OH 43231	J					0.00
Account No. xxxxxxxx5873		05 Collection				
Allstate Payment Processing Center PO Box 9126 Boston, MA 02205	J					835.00
Account No. xx7895		04 Notice Only				
American Collection Corp 919 Estes Ct Schaumburg, IL 60193	J					0.00
Account No. xxxx-2071		2005 Payday Loan				
American Debt c/o The Check Giant 2612 C Jackson Ave. Oxford, MS 38655	J					610.00
Account No. xxxx63A03		06 Notice Only				
American Medical Collection Agency 2269 Saw Mill River Rd. Bldg. 3 Elmsford, NY 10523	J					0.00
Sheet no. <u>1</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,445.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxx-xx-5225		04 Repossession				
Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102	J					7,727.00
Account No. xxxxxx-xxxx-8797		05 Utility				
Ameritech Bill Payment Center Chicago, IL 60663	J					582.00
Account No. xxxx-xxxx-xxxx-1711		04 Notice Only				
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714	J					0.00
Account No. xxxx-xxxx-xxxx-1595		01 Credit Card				
Aspire PO Box 105555 Atlanta, GA 30348	J					451.00
Account No. xxxx9465		06 Notice Only				
Asset Acceptance PO Box 2036 Warren, MI 48090	J					0.00
Sheet no. <u>2</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			8,760.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxx2096		07 Notice Only				
Associated Recovery Systems PO Box 469046 Escondido, CA 92046	J					0.00
Account No. xxxxxxxxx4953		02 Utility				
AT & T Wireless P O Box 6451 Carol Stream, IL 60197-6451	J					177.00
Account No. xxx-xx-5225		03 Repossession				
Auto One PO Box 1437 Minneapolis, MN 55440	J					10,922.00
Account No. xxx-xx-5225		05 Notice Only				
Bennet & Deloney PO Box 62180 Colorado Springs, CO 80962	J					0.00
Account No. xxx5406		05 Medical Services				
Bolingbrook Family Medicine 911 Elm Street Suite 215 Hinsdale, IL 60521	J					241.00
Sheet no. <u>3</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			11,340.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxAR2247		05 Judgment for Fairlane Credit				0.00
Bowman, Heintz, Boscia and Vician 8605 Broadway Merrillville, IN 46410	J	05 Notice Only				0.00
Account No. xxxx0828	J	02 Credit Card				409.00
Boyajin Law Offices 201 Route 17 North 5th Floor Rutherford, NJ 07070		2005 Charge Card				729.60
Account No. xxxx-xxxx-xxxx-5321	J	05 Collection				610.00
Capital One PO Box 60000 Attn: Bankruptcy Dept Seattle, WA 98190						
Account No. xxxx-xxxx-xxxx-7765	J					
Capital One PO Box 60000 Attn: Bankruptcy Dept Seattle, WA 98190						
Account No. xxx-xx-5225	J					
Cash Net USA PO Box 547 Lake Bluff, IL 60044						
Sheet no. 4 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				1,748.60

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxx6802	H W J C					
Cavalry Portfolio SVCS 7 Skyline Drive 3rd F Hawthorne, NY 10532	J	06 Notice Only				0.00
Account No. xxx-5325	J	2006 Medical				
CB USA INC Muenich Court and Hohman Ave PO Box 8000 Hammond, IN 46325	J					281.00
Account No. xxxx-5387	J	05 Notice Only				
CBC National Collection 250 E Toen St please provide zip code	J					0.00
Account No. xxxxxxx6330	J	05 Notice Only				
CCS PO Box 9133 Needham Heights, MA 02494	J					0.00
Account No. xxx-xx-5225	J	03 Utility				
Cellular One 3650 131st Ave SE Suite 600 Bellevue, WA 98006						216.00
Sheet no. 5 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			497.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxx-xx-5225						
Centrix please provide address	J	04 Repossession				20,000.00
Account No. xx6621						
Certified Service PO Box 177 Waukegan, IL 60079	J	05 Notice Only				0.00
Account No. xxxxxxxx2879						
CFC Financial PO Box 909887 Chicago, IL 60690	J	05 Notice Only				0.00
Account No. xxx1984						
Citifinancial Auto Credit PO Box 9579 Coppell, TX 75019-9579	J	05 Collection				12,667.00
Account No. xxx-xx-5225						
Collection Co. of America 700 Longwater Dr. Norwell, MA 02061-1624	J	05 Notice Only				0.00
Sheet no. <u>6</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			32,667.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxxx3185						
Collection Department PO Box 283 Des Plaines, IL 60016	J	06 Notice Only				0.00
Account No. xxx-xx-5225						
Collection Professionals Inc 1256 W Jefferson Suite 200 Joliet, IL 60435	J	05 Notice Only				0.00
Account No. xxx3596						
Collecto/Credit Pac PO Box 608 Tinley Park, IL 60477	J	05 Notice Only				0.00
Account No. Multiple						
Com Ed Customer Care Center PO Box 805379 Chicago, IL 60680	J	04 Utility				1,792.81
Account No. xxx5373						
Computer Credit 640 W Fourth Street P.O. Box 5238 Winston Salem, NC 27113	J	03 Notice Only				0.00
Sheet no. <u>7</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,792.81

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxxxxxxx0838						
Credit Department PO Box 37217 Boone, IA 50037	J	06 Notice Only				0.00
Account No. DxxxAMExxxxxx3038						
Debt Credit Services 2493 Romig Rd Akron, OH 44320	J	05 Notice Only				0.00
Account No. 9225						
Dupage Association of Realtors 436 Cambridge Way Bolingbrook, IL 60440	J	04 Broken Lease				1,100.00
Account No. xxx4322						
Dupage Radiologists SC PO Box 70 Hinsdale, IL 60522	J	03 Medical Services				34.00
Account No. x8868						
Dupage Valley Anesthesiologists 185 Penny Ave Dundee, IL 60118	J	04 Medical Services				149.00
Sheet no. <u>8</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,283.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxx1111		05 Collection				
Dymacol Inc P O Box 361445 Columbus, OH 43236-1445	J					34.00
Account No. xxxxxxxxxxxxx2272		05 Notice Only				
Eastern Collection Corp 1626 Locust Ave Bohemia, NY 11716	J					0.00
Account No. xxx-xx-5225		04 Collection				
Economy Furniture c/o Meyer 1100 US Bank 200 S. Sixth Minneapolis, MN 55402	J					2,350.00
Account No. Exxxxx5042		04 Medical Services				
Edward Hospital PO Box 4207 Carol Stream, IL 60197	J					10.00
Account No. xxxxxx1038		00 Medical Services, multiple accounts				
Emergency Healthcare Physicians 649 Executive Drive Willowbrook, IL 60527	J					585.00
Sheet no. 9 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,979.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxx6426						
Enhanced Recovery Corporation 8014 Bayberry Rd Jacksonville, FL 32256	J	07 Notice Only				0.00
Account No. xxx4685						
ERSolutions 500 SW 7th Street, #A100 P.O. Box Box 9004 Renton, WA 98057	J	05 Notice Only				0.00
Account No. xxxxxxxxxxxxxxxxxxxx/x1831						
Fairlane Credit PO Box 55000 Dept 194301 Detroit, MI 48255	J	05 Collection				16,288.00
Account No. xxx-xx-5225						
Family Expression PO Box 607 Highwood, IL 60040	J	04 Collection				79.00
Account No. xxxx-xxxx-xxxx-5598						
First Premier Bank P.O. Box 5524 Sioux Falls, SD 57117	J	02 Credit Card				512.00
Sheet no. 10 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			16,879.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xx7859		06 Collection				
Flatiron 6782 S Potomac St Englewood, CO 80112	J					1,318.00
Account No. xxx-5829		2007 Loan				
FMS, Inc 4915 S Union Ave Tulsa, OK 74107	J					0.00
Account No. xxxx2078		06 Notice Only				
General Revenue Corp PO Box 429587 Cincinnati, OH 45242	J					0.00
Account No. xxx-xx-5225		03 Medical Services				
Grove Dental 406 W Boughton Rd Bolingbrook, IL 60440	J					966.00
Account No. xxxxxx9062		05 Notice Only				
Gulf State Credit LLC PO Box 105347 Atlanta, GA 30348	J					0.00
Sheet no. 11 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,284.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. 2621		05 Medical Services				
Gurnee Radiology Center 25 Tower Court Suite A Gurnee, IL 60031	J					261.00
Account No. xxx-xx-5225		04 Collection				
Haethorne Village PO Box 578 Morton Grove, IL 60053	J					52.00
Account No. xxx4485		05 Notice Only				
Harris & Harris Ltd 600 W Jackson Blvd Chicago, IL 60661	J					0.00
Account No. xxx-xx-5225		04 Notice Only				
Harvard Collections 4839 N Elston Ave Chicago, IL 60630	J					0.00
Account No. xxx-xx-5225		05 Collection				
Helig Meyers PO Box C-90309 please provide zip code	J					451.00
Sheet no. 12 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			764.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			C	H	W	J	C
Account No. xxx2047		03 Medical Services					
Hinsdale Hospital PO Box 510410 Saint Louis, MO 63151	J						19.00
Account No. xxxx-xxxx-xxxx-8765		01 Credit Card					
Household Credit PO Box 17051 Baltimore, MD 21297	J						1,059.45
Account No. xxx-xx-5225		01 Credit Card					
HSBC NV PO Box 17051 Baltimore, MD 21297-1051	J						677.00
Account No. xxxxxx4482		01 Utility					
Illinois American Water PO Box 578 Alton, IL 62002	J						375.00
Account No. xxx-xx-5225		05 Collection					
Inphonic 40 Daniel Street PO Box 230 Farmingdale, NY 11735	J						250.00
Sheet no. <u>13</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				2,380.45

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxxxxxxx3003						
Jefferson Capital System 801 Adlai Stevenson Drive Springfield, IL 62703	J	05 Notice Only				0.00
Account No. xxx8421						
KCA Financial Services, Inc 628 North Street PO Box 53 Geneva, IL 60134	J	06 Notice Only				0.00
Account No. SBxxxxxx1211						
Magic School Bus PO Box 94300 Palatine, IL 60094	J	05 Collection				15.00
Account No. xxx-xx-5225						
Marlene Adams please provide address	J	03 Collection				114.00
Account No. xxxx3875						
Mathmania 7401 Market St. Rear Boardman, OH 44512	J	04 Collection				24.00
Sheet no. <u>14</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			153.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxx-xx-5225		05 Notice Only				
McAllister & Associates 1375 E Schaumburg Rd Schaumburg, IL 60194	J					0.00
Account No. xxxxxx0107		07 Notice Only				
MCM PO Box 939019 San Diego, CA 92193	J					0.00
Account No. SF827ODV2		05 Notice Only				
Medical Business Bureau, LLC 1175 Devin Drive Suite 171 Muskegon, MI 49441	J					0.00
Account No. Multiple		04 Collection				
Meijer Inc PO Box 1 Grand Rapids, MI 49501	J					136.00
Account No. xxxxxx2393		06 Notice Only				
Merchants' Credit Guide Co. 223 W. Jackson Blvd Chicago, IL 60606	J					0.00
Sheet no. 15 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			136.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7321		05 Collection				
Mercury Finance 5425 W 79th St Burbank, IL 60459	J					7,206.00
Account No. xxSC6270		03 Judgment for Economy Furniture				
Meyer & Njus 134 N LaSalle Suite 1840 Chicago, IL 60602	J					0.00
Account No. xxx-x-xxxxxx8759		2007 Medical Bills				
Midwest Association 75 Remittance Drive, Suite 3070 Chicago, IL 60675	J					1,832.00
Account No. xxx-xx-5225		02 Credit Card				
Military Acceptance Corporation PO Box 10338 Kansas City, MO 64171	J					6,134.00
Account No. xx9129		06 Notice Only				
Miracle Financial 52 Armstrong Rd Plymouth, MA 02360	J					0.00
Sheet no. <u>16</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			15,172.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxx0702						
Money Control PO Box 49990 Riverside, CA 92514	J	01 Notice Only				0.00
Account No. xxx-xx-5225						
Money Market Payday Express 479 N Bolingbrook Dr Bolingbrook, IL 60440	J	05 Collection				412.00
Account No. MCxx1233						
Montague, Castle & Legews Inc PO Box 771316 Saint Louis, MO 63177	J	04 Collection				2,800.00
Account No. xxSC5441						
Nacy J smith 333 S Cross Street Wheaton, IL 60187	J	98 Judgment for Hinsdale Hospital				0.00
Account No. EZA334						
NCO Financial 507 Prudential Rd. Horsham, PA 19044	J	06 Notice Only				0.00
Sheet no. <u>17</u> of <u>25</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,212.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxx1080		06 Notice Only				
NCO MEDCLR P.O. Box 8547 Philadelphia, PA 19101	J					0.00
Account No. Multiple		04 Utility				
Nicor Gas PO Box 310 Aurora, IL 60507	J					455.00
Account No. xxx4836		07 Notice Only				
North American Credit Services 2810 Walker Road Suite 100 Chattanooga, TN 37421	J					0.00
Account No. xxxxxxxxxxxxxxxx0784		05 Notice Only				
North Shore Agency Inc 751 Summa Ave Westbury, NY 11590	J					0.00
Account No. xxx-xx-5225		04 Collection				
Oberweis Dairy 60 Ogden Ave Downers Grove, IL 60515	J					190.00
Sheet no. 18 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			645.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxx-xx-5225		04 Medical Services				
Old Town Dental PO Box 841 Joliet, IL 60434	J					141.00
Account No. xxx-xx-5225		05 Notice Only				
Orange Credit 109 S Main St Lake Elsinore, CA 92530	J					0.00
Account No. xxx-xx-5225		01 Credit Card				
Orchard Bank/HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084	J					1,321.00
Account No. xxx3027		05 Notice Only				
OSI Collection Services Inc 1375 E Woodfield Rd Suite 110 Schaumburg, IL 60173	J					0.00
Account No. xxx-xx-5225		05 Collection				
Payday Loan Store of Illinois 346 Bolingbrook Commons Bolingbrook, IL 60440	J					380.00
Sheet no. 19 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,842.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxx6330		02 Credit Card				
Payment Processing Center PO Box 55126 Boston, MA 02205	J					66.00
Account No. xxxx3185		04 Collection				
Premium Marketing System 311 S Arlington Heights Rd Arlington Heights, IL 60005	J					717.00
Account No. Multiple		93 Medical Services				
Provena Mercy Hospital 1325 N Highland Ave Aurora, IL 60506	J					5,750.00
Account No. xxx-xx-5225		02 Credit Card				
Providian PO Box 660509 Attn: Bankruptcy Dept Dallas, TX 75266-0509	J					1,045.00
Account No. xxxxxxxxxxxxxxxxxxxx8997		03 Collection				
Publishers Clearing House 382 Channel Drive Port Washington, NY 11050	J					39.00
Sheet no. 20 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			7,617.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxx5751		05 Medical Services				
Quest Diagnostics 1355 Mittel Boulevard Attn: Patient Billing Wood Dale, IL 60191	J					124.00
Account No. xxxxxxxx0158		05 Collection				
Radio Shack 220 Ogden Ave Downers Grove, IL 60515	J					409.00
Account No. xxxxxxxx6494		05 Notice Only				
Retrieval Masters 2269 Sawmill River Road Building 3 Elmsford, NY 10523	J					0.00
Account No. xxxxxx0243		02 Notice Only				
Risk Management Alternatives PO Box 105291 Atlanta, GA 30348	J					0.00
Account No. xxx-xx-5225		05 Notice Only				
Robert M Wolfberg 300 N Elizabeth Chicago, IL 60607	J					0.00
Sheet no. 21 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			533.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxxx2879 SBC PO Box 7951 Westbury, NY 11590	J	04 Utility				539.00
Account No. xxx120-1 Shaffer & Associates PO Box 1545 Columbia, MO 65205	J	05 Notice Only				0.00
Account No. xxxx3778 Sko Brenner American, Inc PO Box 230 Farmingdale, NY 11735	J	06 Notice Only				0.00
Account No. xxx-xx-5225 Sprint Customer Service PO Box 15955 Shawnee Mission, KS 66285	J	04 Utility				341.00
Account No. xx3694 Suburban Radiologists SC 1446 Momentum Place Chicago, IL 60689	J	04 Medical Services				25.00
Sheet no. 22 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			905.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxx-xx-5225		03 Collection				
Superior Air Ground PO Box 1407 Elmhurst, IL 60126	J					905.00
Account No. xxx-xx-5225		02 Utility				
Talk America 2704 Alternate 19 North Palm Harbor, FL 34683	J					400.00
Account No. xxxx7496		05 Collection				
The Star 6901 W 159th St Tinley Park, IL 60477	J					13.00
Account No. xxxxx4501		06 Collection				
Timeline Inc PO Box 568 Clarion, IA 50526	J					135.00
Account No. xxxxxxx2049		04 Collection, multiple accounts				
Tri County PO Box 515 Wheaton, IL 60189	J					160.00
Sheet no. 23 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,613.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxx-5788		2007 Medical Bills				
Tribute PO Box 105374 Atlanta, GA 30348	J					374.00
Account No. xxxx0227		05 Notice Only				
UCB Collections 5620 Southwyck Blvd Toledo, OH 43614	J					0.00
Account No. xxxxJ6520		04 Collection				
Universal Open MRI 1403 W Lomita Blvd please provide zip code	J					1,000.00
Account No. xxxxx0136		05 Notice Only				
Van Ru Credit Corporation 10024 Skokie Blvd Suite 2 Skokie, IL 60077	J					0.00
Account No. Multiple		03 Utility				
Verizon Wireless Bankruptcy Department PO Box 3397 Bloomington, IL 61702	J					260.00
Sheet no. 24 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,634.00

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxx-xx-5225		03 NFS Check				
Walmart PO Box 981064 El Paso, TX 79998	J					125.00
Account No. xx6480		07 Notice Only				
West Asset Management PO Box 2548 Sherman, TX 75091	J					0.00
Account No. Pxxxxxx4141		05 Medical Services				
West Suburban Cardiologist 908 N Elm Suite 202 Hinsdale, IL 60521	J					28.00
Account No. xxx3928		05 Notice Only				
Wexler & Wexler 500 W. Madison St. Chicago, IL 60661	J					0.00
Account No. xxx-xx-5225		05 Collection				
WFH Mang/Helnig Will County Courthouse 14 W Jefferson St Joliet, IL 60431	J					2,700.00
Sheet no. 25 of 25 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			2,853.00
			Total (Report on Summary of Schedules)			123,008.86

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re Robert J Siuda,
Patricia A Siuda

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re Robert J Siuda
Patricia A Siuda

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	dependent dependent	14 16
Employment:	DEBTOR	SPOUSE
Occupation	Lot Operator	Assistant Manager
Name of Employer	Arena Auto Auction	Dollar Tree Stores, Inc.
How long employed	13 years	2 years
Address of Employer	200 West Old Chicago Drive Bolingbrook, IL 60440	130 Bolingbrook Dr. Bolingbrook, IL 60440

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ 1,617.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 0.00	\$ 1,617.00
---------	-------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
 b. Insurance
 c. Union dues
 d. Other (Specify): _____

\$ 0.00	\$ 270.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 270.00
---------	-----------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 1,347.00
---------	-------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

8. Income from real property

\$ 0.00	\$ 0.00
---------	---------

9. Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use
-
- or that of dependents listed above

\$ 0.00	\$ 0.00
---------	---------

11. Social security or government assistance

\$ 0.00	\$ 0.00
---------	---------

(Specify): _____

\$ 0.00	\$ 0.00
---------	---------

12. Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

13. Other monthly income

\$ 0.00	\$ 0.00
---------	---------

(Specify): _____

\$ 0.00	\$ 0.00
---------	---------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 870.14	\$ 0.00
-----------	---------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 870.14	\$ 1,347.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals
from line 15; if there is only one debtor repeat total reported on line 15)

\$ 870.14	\$ 1,347.00
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(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this
document:

In re Robert J Siuda
Patricia A Siuda

Case No. _____

Debtor(s) _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,100.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>
b. Is property insurance included?	Yes <u> </u> No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ <u>210.00</u>
b. Water and sewer	\$ <u>0.00</u>
c. Telephone	\$ <u>85.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$ <u>145.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
4. Food	\$ <u>500.00</u>
5. Clothing	\$ <u>100.00</u>
6. Laundry and dry cleaning	\$ <u>70.00</u>
7. Medical and dental expenses	\$ <u>480.00</u>
8. Transportation (not including car payments)	\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0.00</u>
10. Charitable contributions	\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0.00</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>138.00</u>
e. Other	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>454.71</u>
b. Other	\$ <u>0.00</u>
c. Other	\$ <u>0.00</u>
d. Other	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>3,482.71</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>2,217.14</u>
b. Average monthly expenses from Line 18 above	\$ <u>3,482.71</u>
c. Monthly net income (a. minus b.)	\$ <u>-1,265.57</u>

Official Form 6J (10/06)

In re _____
Robert J Siuda
Patricia A Siuda

Case No. _____

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment**Other Utility Expenditures:**

Cable	\$ 45.00
Cell	\$ 100.00
Total Other Utility Expenditures	\$ 145.00

**United States Bankruptcy Court
Northern District of Illinois**

In re Robert J Siuda
Patricia A Siuda

Debtor(s)

Case No.
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets [*total shown on summary page plus 2*], and that they are true and correct to the best of my knowledge, information, and belief.

Date September 21, 2007

Signature /s/ Robert J Siuda
Robert J Siuda
Debtor

Date September 21, 2007

Signature /s/ Patricia A Siuda
Patricia A Siuda
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re Robert J Siuda
Patricia A Siuda

Debtor(s)

Case No.
Chapter 7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$14,640.00	H U.S. Military Retirement Pay 2005
\$15,240.00	H U.S. Military Retirement Pay 2006
\$50,662.40	H & W - Employment income - 2007 Paystubs and H U.S. Military Retirement Pay

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Economy Furniture vs. Robert and Patricia Siuda, 03-SC6270	Collection	Will County Court Will County, IL	Judgment
CFC Financial LLC and SBC Illinois vs. Robert and Patricia Siuda, 5-SC-111I3	Collection	Will County Will County, IL	Judgment

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Economy Furniture c/o Meyer 1100 US Bank 200 South Sixth Minneapolis, MN 55402		U.S. Military Retirement Pay Obligation: \$1824.00

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.		
	NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	Legal Helpers, PC 20 W. Kinzie 13th Floor Chicago, IL 60610	2007	\$1,100.00 - Attorneys fees
	Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760	2007	\$90 - Payment for bankruptcy classes

10. Other transfers

- None
- a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.	
NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

- None
- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

- None
- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

- None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
467 Sauk Lane, Bolingbrook, IL 60440	Same.	1/1997 - 03/2007

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOC. SEC. NO./
COMPLETE EIN OR
OTHER TAXPAYER

NAME	I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 21, 2007

Signature /s/ Robert J Siuda
Robert J Siuda
Debtor

Date September 21, 2007

Signature /s/ Patricia A Siuda
Patricia A Siuda
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Northern District of Illinois

In re Robert J Siuda
Patricia A Siuda

Debtor(s)

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2005 Dodge Caravan 465 Sauk Lane Bolingbrook, IL 60440	Flatiron Financial Services				X

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
-NONE-		

Date September 21, 2007

Signature /s/ Robert J Siuda
Robert J Siuda
Debtor

Date September 21, 2007

Signature /s/ Patricia A Siuda
Patricia A Siuda
Joint Debtor

In re Robert J Siuda
Patricia A SiudaCase No.
Chapter

Debtor(s)

7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ 1,100.00
Prior to the filing of this statement I have received.....	\$ 1,100.00
Balance Due.....	\$ 0.00

2. The source of the compensation paid to me was:

Debtor Other (specify):

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning as needed.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling and financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to redeem or any other adversary proceeding, or preparation and filing of reaffirmation agreements and applications.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 21, 2007

/s/ Michael K. Bane #
Michael K. Bane # 6285689
Legal Helpers, PC
20 W. Kinzie
13th Floor
Chicago, IL 60610
(312) 467-0004 Fax: (312) 467-1832

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Michael K. Bane # 6285689

Printed Name of Attorney

Address:

20 W. Kinzie
13th Floor

Chicago, IL 60610
(312) 467-0004

X /s/ Michael K. Bane #

Signature of Attorney

September 21, 2007

Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Robert J Siuda

Patricia A Siuda

Printed Name of Debtor

X /s/ Robert J Siuda

Signature of Debtor

September 21, 2007

Date

Case No. (if known) _____

X /s/ Patricia A Siuda

Signature of Joint Debtor (if any)

September 21, 2007

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re Robert J Siuda
Patricia A Siuda

Debtor(s)

Case No.
Chapter 7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 134

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: September 21, 2007

/s/ Robert J Siuda
Robert J Siuda
Signature of Debtor

Date: September 21, 2007

/s/ Patricia A Siuda
Patricia A Siuda
Signature of Debtor

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Robert J Siuda
Patricia A Siuda
465 Sauk Ln.
Bolingbrook, IL 60440

Michael K. Bane #
Legal Helpers, PC
20 W. Kinzie
13th Floor
Chicago, IL 60610

Adventist Health Partners
911 N Elm St
Suite 215
Hinsdale, IL 60521

AFNI, Inc
404 Brock Drive
PO Box 3427
Bloomington, IL 61701

AGT Credit LLC
PO Box 14895
please provide zip code

AHS Midwest Region
PO Box 9247
Hinsdale, IL 60522

Allied Interstate
3000 Corporate Exchange Dr
5th Floor
Columbus, OH 43231

Allstate Payment Processing Center
PO Box 9126
Boston, MA 02205

American Collection Corp
919 Estes Ct
Schaumburg, IL 60193

American Debt
c/o The Check Giant
2612 C Jackson Ave.
Oxford, MS 38655

American Medical Collection Agency
2260 Saw Mill River Rd.
Bldg. 3
Elmsford, NY 10523

Bolingbrook Family Medicine
911 Elm Street
Suite 215
Hinsdale, IL 60521

Americredit
801 Cherry St Ste 3900
Fort Worth, TX 76102

Ameritech Bill Payment Center
Chicago, IL 60663

Arrow Financial Services
5996 W Touhy Ave
Niles, IL 60714

Aspire
PO Box 105555
Atlanta, GA 30348

Asset Acceptance
PO Box 2036
Warren, MI 48090

Associated Recovery Systems
PO Box 469046
Escondido, CA 92046

AT & T Wireless
P O Box 6451
Carol Stream, IL 60197-6451

Auto One
PO Box 1437
Minneapolis, MN 55440

Bennet & Deloney
PO Box 62180
Colorado Springs, CO 80962

Bowman, Heintz, Boscia and Vician
8605 Broadway
Merrillville, IN 46410

Boyajin Law Offices
201 Route 17 North 5th Floor
Rutherford, NJ 07070

Capital One
PO Box 60000
Attn: Bankruptcy Dept
Seattle, WA 98190

Cash Net USA
PO Box 547
Lake Bluff, IL 60044

Cavalry Portfolio SVCS
7 Skyline Drive 3rd F
Hawthorne, NY 10532

CB USA INC
Muenich Court and Hohman Ave
PO Box 8000
Hammond, IN 46325

CBC National Collection
250 E Toen St
please provide zip code

CCS
PO Box 9133
Needham Heights, MA 02494

Cellular One
3650 131st Ave SE
Suite 600
Bellevue, WA 98006

Certified Service
PO Box 177
Waukegan, IL 60079

Debt Credit Services
2493 Romig Rd
Akron, OH 44320

ERSolutions
500 SW 7th Street, #A100
P.O. Box 9004
Renton, WA 98057

CFC Financial
PO Box 909887
Chicago, IL 60690

Dupage Association of Realtors
436 Cambridge Way
Bolingbrook, IL 60440

Fairlane Credit
PO Box 55000
Dept 194301
Detroit, MI 48255

Citifinancial Auto Credit
PO Box 9579
Coppell, TX 75019-9579

Dupage Radiologists SC
PO Box 70
Hinsdale, IL 60522

Family Expression
PO Box 607
Highwood, IL 60040

Collection Co. of America
700 Longwater Dr.
Norwell, MA 02061-1624

Dupage Valley Anesthesiologists
185 Penny Ave
Dundee, IL 60118

First Premier Bank
P.O. Box 5524
Sioux Falls, SD 57117

Collection Department
PO Box 283
Des Plaines, IL 60016

Dymacol Inc
P O Box 361445
Columbus, OH 43236-1445

Flatiron
6782 S Potomac St
Englewood, CO 80112

Collection Professionals Inc
1256 W Jefferson
Suite 200
Joliet, IL 60435

Eastern Collection Corp
1626 Locust Ave
Bohemia, NY 11716

Flatiron Financial Services
PO Box 65007
Dallas, TX 75265

Collecto/Credit Pac
PO Box 608
Tinley Park, IL 60477

Economy Furniture c/o Meyer
1100 US Bank
200 S. Sixth
Minneapolis, MN 55402

FMS, Inc
4915 S Union Ave
Tulsa, OK 74107

Com Ed
Customer Care Center
PO Box 805379
Chicago, IL 60680

Edward Hospital
PO Box 4207
Carol Stream, IL 60197

General Revenue Corp
PO Box 429587
Cincinnati, OH 45242

Computer Credit
640 W Fourth Street
P.O. Box 5238
Winston Salem, NC 27113

Emergency Healthcare Physicians
649 Executive Drive
Willowbrook, IL 60527

Grove Dental
406 W Boughton Rd
Bolingbrook, IL 60440

Gurnee Radiology Center
25 Tower Court
Suite A
Gurnee, IL 60031

IRS
PO Box 21126
Philadelphia, PA 19114

Merchants' Credit Guide Co.
223 W. Jackson Blvd
Chicago, IL 60606

Haethorne Village
PO Box 578
Morton Grove, IL 60053

Jefferson Capital System
801 Adlai Stevenson Drive
Springfield, IL 62703

Mercury Finance
5425 W 79th St
Burbank, IL 60459

Harris & Harris Ltd
600 W Jackson Blvd
Chicago, IL 60661

KCA Financial Services, Inc
628 North Street
PO Box 53
Geneva, IL 60134

Meyer & Njus
134 N LaSalle
Suite 1840
Chicago, IL 60602

Harvard Collections
4839 N Elston Ave
Chicago, IL 60630

Magic School Bus
PO Box 94300
Palatine, IL 60094

Midwest Association
75 Remittance Drive, Suite 3070
Chicago, IL 60675

Helig Meyers
PO Box C-90309
please provide zip code

Marlene Adams
please provide address

Military Acceptance Corporation
PO Box 10338
Kansas City, MO 64171

Hinsdale Hospital
PO Box 510410
Saint Louis, MO 63151

Mathmania
7401 Market St. Rear
Boardman, OH 44512

Miracle Financial
52 Armstrong Rd
Plymouth, MA 02360

Household Credit
PO Box 17051
Baltimore, MD 21297

McAllister & Associates
1375 E Schaumburg Rd
Schaumburg, IL 60194

Money Control
PO Box 49990
Riverside, CA 92514

HSBC NV
PO Box 17051
Baltimore, MD 21297-1051

MCM
PO Box 939019
San Diego, CA 92193

Money Market Payday Express
479 N Bolingbrook Dr
Bolingbrook, IL 60440

Illinois American Water
PO Box 578
Alton, IL 62002

Medical Business Bureau, LLC
1175 Devin Drive
Suite 171
Muskegon, MI 49441

Montague, Castle & Legews Inc
PO Box 771316
Saint Louis, MO 63177

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Orchard Bank HSBC Collection Services
2269 Sawmill River Road
Building 3
Elmsford, NY 10523

Nacy J smith
333 S Cross Street
Wheaton, IL 60187

OSI Collection Services Inc
1375 E Woodfield Rd
Suite 110
Schaumburg, IL 60173

Risk Management Alternatives
PO Box 105291
Atlanta, GA 30348

NCO Financial
507 Prudential Rd.
Horsham, PA 19044

Payday Loan Store of Illinois
346 Bolingbrook Commons
Bolingbrook, IL 60440

Robert M Wolfberg
300 N Elizabeth
Chicago, IL 60607

NCO MEDCLR
P.O. Box 8547
Philadelphia, PA 19101

Payment Processing Center
PO Box 55126
Boston, MA 02205

SBC
PO Box 7951
Westbury, NY 11590

Nicor Gas
PO Box 310
Aurora, IL 60507

Premium Marketing System
311 S Arlington Heights Rd
Arlington Heights, IL 60005

Shaffer & Associates
PO Box 1545
Columbia, MO 65205

North American Credit Services
2810 Walker Road
Suite 100
Chattanooga, TN 37421

Provena Mercy Hospital
1325 N Highland Ave
Aurora, IL 60506

Sko Brenner American, Inc
PO Box 230
Farmingdale, NY 11735

North Shore Agency Inc
751 Summa Ave
Westbury, NY 11590

Providian
PO Box 660509
Attn: Bankruptcy Dept
Dallas, TX 75266-0509

Sprint
Customer Service
PO Box 15955
Shawnee Mission, KS 66285

Oberweis Dairy
60 Ogden Ave
Downers Grove, IL 60515

Publishers Clearing House
382 Channel Drive
Port Washington, NY 11050

Suburban Radiologists SC
1446 Momentum Place
Chicago, IL 60689

Old Town Dental
PO Box 841
Joliet, IL 60434

Quest Diagnostics
1355 Mittel Boulevard
Attn: Patient Billing
Wood Dale, IL 60191

Superior Air Ground
PO Box 1407
Elmhurst, IL 60126

Orange Credit
109 S Main St
Lake Elsinore, CA 92530

Radio Shack
220 Ogden Ave
Downers Grove, IL 60515

Talk America
2704 Alternate 19 North
Palm Harbor, FL 34683

Timeline Inc
PO Box 568
Clarion, IA 50526

West Suburban Cardiologist
908 N Elm
Suite 202
Hinsdale, IL 60521

Tri County
PO Box 515
Wheaton, IL 60189

Wexler & Wexler
500 W. Madison St.
Chicago, IL 60661

Tribute
PO Box 105374
Atlanta, GA 30348

WFH Mang/Helnig
Will County Courthouse
14 W Jefferson St
Joliet, IL 60431

UCB Collections
5620 Southwyck Blvd
Toledo, OH 43614

Un Coll Tol
5620 Southwyck Blvd.
Toledo, OH 43614

Universal Open MRI
1403 W Lomita Blvd
please provide zip code

Van Ru Credit Corporation
10024 Skokie Blvd
Suite 2
Skokie, IL 60077

Verizon Wireless
Bankruptcy Department
PO Box 3397
Bloomington, IL 61702

Walmart
PO Box 981064
El Paso, TX 79998